Snow and Ice Removal Guide

for Businesses

Provided by:

HORST INSURANCE

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Introduction

Snow and ice removal is an essential aspect of property maintenance for commercial property owners. It prevents liability claims by keeping business premises safe. Snow-covered and slippery surfaces present dangers for workers, customers and other third parties. As noted by the U.S. Centers for Disease Control and Prevention, walking on ice is extremely dangerous and is the cause of many cold-weather injuries. Snow and ice can cause serious injuries, including broken bones, traumatic brain injuries and even death.

From the occupational perspective, falls cause the most worker injuries and fatalities during rooftop snow and ice removal, according to OSHA. And due to the risks to clients, customers and other third parties, several jurisdictions have established laws that make business and property owners responsible for safe snow removal.

Therefore, businesses bear the responsibility of ensuring their premises are safe; if a third party suffers an injury due to an unsafe condition on the business's property, the business may be liable for paying for their damages. This concept, known as premises liability, is in place to help ensure the public can safely access a business's location.

This guide provides an overview of why snow and ice removal is necessary and how to address these weather hazards by detailing pre-storm preparation techniques as well as snow and ice removal strategies. It discusses the pros and cons of different removal methods and provides information on how businesses can develop a snow and ice removal program. This guide also describes how businesses can conduct snow and ice removal hazard assessments and provides a sample snow and ice removal checklist to assist businesses in keeping their premises safe.

Snow and Ice Liabilities

Each business is unique and faces different winter weather challenges; however, maintaining safe premises for workers, clients and other third parties is essential for all organizations. While snow and ice dangers vary from year to year, there are several reasons why businesses need to remove snow and ice from their property, including:

- **Reduced liability for third-party injuries—**Business owners are generally responsible for keeping their premises safe, and many jurisdictions have laws in place that codify this duty. Failure to do so not only compromises the safety of employees, customers and other third parties, but it also exposes the business owners to potential slip-and-fall lawsuits which can create financial hardships and reputational damage.
- **Prevention of property damage—**Failure to remove snow and ice can lead to costly property damage. For example, ice dams can form on gutters, leading to extensive water damage. These losses can create expensive repair costs and can force businesses to close until the property can be fixed, resulting in lost revenue.
- **Customer attraction and retention—**Improperly cleared sidewalks and parking lots can be a deterrent for customers. They may not feel safe, or they may form negative opinions regarding the upkeep of the property. Additionally, snow and ice may make it impossible or impractical for customers to enter the business.
- **Prevention of bigger jobs—**Staying on top of snow and ice removal as it happens can help prevent having to complete a more significant job in the future. If too much snow or ice accumulates, it may necessitate more or larger equipment, as the snow or ice may not be as easily removed. It may even lead to a business needing to hire a contractor. Each of these scenarios leads to increased time and resources to complete the job.

One of the ways that businesses can ensure snow and ice are being removed effectively and efficiently is to create a snow and ice removal plan. Such a comprehensive strategy can help businesses stay consistent with how snow and ice removal is undertaken and provide documented instructions that can be communicated to workers and other involved parties.

Snow and Ice Plan

Several considerations must be taken into account when selecting snow and ice removal strategies. Having a plan in place is essential to mitigate risks and liability exposures. Thus, businesses should establish a snow and ice removal program to enhance their risk management policies and procedures. Aspects of this program should achieve the following:

- Raise awareness of common snow and ice-specific hazards that could affect customers, staff and other third parties.
- Educate employees on how to recognize snow and ice hazards and how to monitor them when snow or ice is present.
- Designate a person to be in charge of snow and ice removal scheduling.
- Establish a snow and ice removal team with a description of their responsibilities.
- Include specifics on when and how snow or ice will be removed.
- Discuss the safety requirements of snow or ice removal.
- Develop a risk assessment protocol that includes how employees report snow and ice hazards, describes how and when the assessments are performed, and details corrective action for snow and ice hazards.

The following sections provide background on what should be put into a business's snow and ice plan to prevent worker injuries and third-party liability claims.

Pre-storm Preparation

An effective snow and ice removal plan starts with proper preparation. Effective policies and procedures should be written to ensure businesses are ready before snow or ice arrives.

In general, policies and procedures should address the specifics of how and when the business will mitigate the hazards of snow and ice and prepare for its arrival. They should also detail how and when actions will be taken during the storm to keep up with the snow and ice and after the storm has finished.

Policies and procedures should also discuss when and if a contractor will be used and if there are circumstances where the business would handle the removal itself. For example, the business may choose to set a threshold amount of snow before a third-party contractor is utilized.

Additionally, policies and procedures should detail how a business will:

- **Conduct an outdoor risk assessment.** Identifying risk areas before the snow and ice arrive can help businesses address them in an efficient manner. Noting where people may walk, where snow may drift and where ice may accumulate can help guide preparations.
- **Watch for weather advisories.** Staying attuned to weather developments is essential to be ready for incoming severe weather. Knowing the forecast can provide valuable information on future temperatures and where and when snow or ice may create hazardous conditions.
- **Prepare the property.** It is helpful to have procedures in place to ensure the property is ready for snow and ice removal. This could include pretreating areas before they become slippery or staking off sidewalks and driveways to make marking where removal needs to occur easier.
- **Stockpile supplies.** Having an adequate amount of snow and ice removal supplies on hand can ensure there is no delay in implementing snow and ice removal plans. It can also help ensure that a business is not left short-handed if a major storm creates supply chain issues.
- **Prepare vehicles and other equipment, including personal protective equipment**. Ensuring vehicles and other equipment have been serviced, inspected and maintained prior to the start of the winter season is crucial. Additionally, having personal protective equipment and cold weather gear ready for workers to use can help ensure their safety.
- **Train employees on snow and ice removal techniques.** Educating employees on proper snow removal techniques prior to the storm's arrival can allow them to move quickly when hazardous conditions arrive. It also provides an opportunity to discuss safe removal techniques.

Selecting areas that need to have snow and ice removed is also important, as those decisions can impact which tools or machines are best suited for the job. Areas that will need clearing include:

- Parking lots
- Sidewalks
- Steps
- Driveways
- Fire Escapes
- Alleys
- Roofs
- Gutters

Policies and procedures should also discuss how areas will be inspected and repaired to prevent further damage or injuries.

Another key aspect of pre-storm preparation is determining whether snow removal will be handled in-house by the business or if a contracted third party will complete the job. Having this decision made beforehand can help the business be ready as soon as the snow and ice arrive. Each option comes with positives and negatives. The table below provides a summary of these considerations.

Snow Removal Options	Pros	Cons
Businesses hiring a third party to remove snow and ice	• Do not have to purchase or store snow removal equipment • Have professionals handle all of the work • Do not put employees at risk	• Incur increased expenses • Have less control • Be subject to scheduling • Face added liabilities if the contracted party is injured
Businesses handling snow and ice removal itself	• Generally more cost-effective • Provide more control over the project • Are not subject to contractor's schedule	• Require securing and storing snow removal equipment • Pose added risks for employee injuries • May involve employees who are not familiar with proper snow removal techniques

If a business decides to secure a contractor, it is essential to analyze their reputation, quality of work, agreement details and availability. It is also crucial to ensure they are adequately insured and able to provide proof of their coverage. Generally, a best practice is for a business to be named as an additional insured on the contractor's policy and for the agreement to include a waiver of subrogation and a hold harmless clause.

By being proactive and implementing these pre-storm preparations, business owners can significantly reduce the risks and impacts associated with snow and ice during winter storms.

General Snow and Ice Removal Considerations

Once the snow and ice arrive, businesses must promptly and rigorously enact their snow and ice removal plans to maintain safety and accessibility. Immediate actions include deploying resources to clear priority areas such as entrances, exits, sidewalks, parking lots and fire escapes, thus ensuring safety and access are uncompromised. Additionally, it's critical to promptly apply ice melt or sand on walkways, stairs and high-traffic areas to avert slipping incidents; ongoing monitoring and treatments may also be needed, especially during continuous precipitation.

If the business has opted to contract with an outside third party to handle snow and ice removal, it is essential to ensure the contractor adheres to the agreement. The business should also have monitoring protocols in place to make sure jobs are completed correctly and contingency plans are ready in case the contractor is unavailable.

Communication is paramount during snow and ice removal. Businesses should keep employees and customers abreast of the current operational status, potential disruptions, and the progress of snow and ice removal efforts. They should also provide clear guidance on any areas to avoid due to safety concerns. Constant vigilance on weather conditions and forecasts is essential, as it allows businesses to allocate resources effectively and adapt their snow and ice removal strategies to changing weather conditions.

Indoor safety is equally crucial. Measures could include necessitating the placement of mats at entrances to manage moisture and the regular monitoring and management of areas where water accumulation could pose a slip hazard. Employee safety is central to these efforts, requiring the provision of appropriate protective equipment and enforced regular breaks to mitigate the risks of frostbite and hypothermia for those working in the cold.

Finally, strict adherence to local snow and ice removal regulations is imperative to avoid any legal complications and ensure that all routes, including those for people with disabilities, are clear and safe in accordance with relevant guidelines. By diligently implementing these measures, businesses can maintain a safe and operational environment, ensuring the well-being of all individuals involved and sustaining operational continuity and legal compliance.

Snow Removal Options

Choosing the most efficient and effective snow removal method can vary depending on the type and size of a business's property as well as the amount of snowfall. Once those areas are designated, methods of clearance can be determined. Equipment options can include the following:

- **Snowplows** feature a plow blade attached to vehicle and are generally used for larger jobs. They offer durability and the ability to clear a large job relatively quickly. However, they are typically the most expensive option, can cause damage to property, usually generate a carbon footprint and can be difficult to store.
- **Snowblowers** are independently controlled devices that use a blade and auger to push snow through a chute. They are generally maneuverable and easier to store. However, they may not be large enough for some jobs, can generate harmful emissions and require regular maintenance.
- **Snow power brushes** are handheld or walk-behind machines that use rotating bristles to sweep away snow. They may also be an attachment for equipment (e.g., a skid steer). They can be most useful for light and dry snow and can be maneuverable and versatile. However, they may not work as well on heavy, dense snow and may not be able to clear larger areas.
- **Shovels** offer the most cost-effective and environmentally friendly means of snow removal. There are several types of shovels available, and they can be used for light to moderate snowfall and for instances where snow removal needs to be precise. However, they may not be practical for larger jobs and their users are vulnerable to health and safety risks such as exhaustion, dehydration, back injuries or heart attacks.

Snow Piling

Another consideration businesses need to be mindful of is where to pile removed snow, as snow piles can create additional liabilities. For example, they can obstruct the vision of drivers and pedestrians and create an attractive nuisance full of dangers for children. Large piles can also collapse on passersby and their thaw-and-refreeze cycle can create icy conditions on surrounding pavement.

Placing slow piles away from stop signs, intersections, fire hydrants, driveways and handicap-accessible areas and on the high side of a drain can improve safety. Also, keeping the area around the pile ice-free and ensuring the piles are not too high and that they do now obstruct lines of sight can also mitigate risks.

Snow on Roofs

In addition to removing snow from areas where people walk and drive, business may also consider removing snow from rooftops. This may help improve safety and prevent the formation of ice dams. Roofs are generally designed to be able to handle the weight of snow, but depending on the style of a business's roof or other circumstances (e.g., a flat or low-pitched roof, known structural issues), businesses may decide to undertake the task of removing snow from roofs. It may be advisable to consult with a professional (e.g., an architect or structural engineer) before doing so as the risks may outweigh the benefits, and removal may not always be necessary. Risks of rooftop snow removal include

falling off the roof, falling through a snow-covered skylight, having falling snow cause injuries or property damage, and causing damage to rooftop materials, such as shingles.

Workers' Safety

If possible, using methods that do not involve workers going onto the roof can help improve safety. This may be accomplished by using snow rakes or drag lines from the ground or other de-icing materials. If those methods are used, businesses must take safety precautions (e.g., only remove small amounts of snow at a time to avoid being hit by falling snow and require employees to wear eye and head protection, especially if removing ice), and use the tools and materials in accordance with the manufacturer's instructions. There should also be a designated safe work zone in the area where snow is to be removed (e.g., keep individuals at least 10 feet back from where the snow is expected to be blown or fall). If roof access is necessary, the employer should consider workers' weight and equipment in addition to the weight of the snow when evaluating if the roof is strong enough to support that load. Snow's weight can also vary based on its moisture content. If workers will be at a height of 4 feet or more above a lower level, they need to utilize fall protection equipment. Personal fall arrest systems and guardrails are the most commonly used forms of fall protection for work on roofs. Rooftop features that could create tripping hazards should be marked and snow should be removed uniformly across the roof to prevent creating an unbalanced load. Workers should also avoid making snow piles on the roof.

Additionally, employees need to be aware of electrical hazards (e.g., power lines) when at heights, and they need to use ladders, lifts and mechanized equipment safely. Workers should not use a snow rake or shovel while on a ladder or carry heavy or bulky loads up a ladder. Some snowblower manufacturers recommend keeping a 15-foot distance from the edge of the roof and operating snow removal equipment at reduced speeds due to the slippery conditions of a snowy roof can improve safety. Eye protection should be utilized and the proper cold-weather gear should be worn. Employers must ensure workers are not overexerting themselves and encourage them to take frequent breaks and drink non-caffeinated beverages.

Third-party Liability Claims

Falling snow from roofs may also lead to third-party liability claims. For example, it may cause an injury to a passerby or individual standing under the roof or lead to third-party property damage (e.g., falling snow damaging a car parked underneath). Safe snow removal techniques must still be used if snow is removed for these purposes, and businesses should still look to use methods that do not involve workers accessing the roof, if possible.

Ice Removal

Ice removal is essential to keep a business's premises safe and reduce the risk of property damage. As with snow removal, the method that best fits a business's situation depends on numerous variables, such as the size and area that needs to be cleared, the amount of ice that has accumulated and the chosen procedure's impacts on the environment.

Several types of ice melt are available, including those that come in pellets, granules and liquids, and they are most commonly chloride-based. While these products melt the ice, they can also be corrosive and harmful to plants, humans, animals or waterways. Ice melt options include the following:

- **Calcium chloride** works with water to generate heat and can be effective at very low temperatures (-25 degrees Fahrenheit). However, it can corrode metal and concrete and create a slimy and slippery surface.
- **Sodium chloride**, or rock salt, is often the most cost-effective ice melt, but it becomes less effective as the temperature drops; it is generally considered to only "work" at temperatures above 15-20 degrees Fahrenheit. It can also be harmful to plants and soils and can corrode metal and concrete.
- **Magnesium chloride** can be effective at low temperatures (zero to 5 degrees Fahrenheit) and is less corrosive and harmful to plants than rock salt, but it may be more expensive.
- **Potassium chloride** is seldom used because it is typically more expensive and less effective than other products. It is also particularly harmful to plants and newer concrete surfaces.

All chloride-based products can be irritants to pets and humans and can be toxic if ingested. Alternatives to chloride-based ice melts, such as the following, may also be available, but each comes with its own benefits and drawbacks:

- **Calcium magnesium acetate** may be less toxic and corrosive but is generally only effective at temperatures over 20 degrees Fahrenheit.
- **Sodium acetate** may be effective at low temperatures (zero degrees Fahrenheit) and is generally noncorrosive. It is considered more environmentally friendly than rock salt but not as environmentally friendly as calcium magnesium acetate. It is also one of the more expensive options.

Acetate products should be handled safely and not ingested. Other products, such as sand or cat litter, may be used as ice treatment since they can add traction on slippery surfaces. However, neither actually melts the ice, and depending on what it is made of, cat litter can clump or harm the environment.

Businesses may also need to utilize a sidewalk ice scraper to break up ice that has already formed on sidewalks or walkways. Whatever product is used, businesses need to follow the manufacturer's instructions to ensure effectiveness and reduce the risk of environmental harm, property damage, or toxic exposures to animals and humans.

Ice on Roofs

Businesses may also consider removing ice from roofs to avoid ice dams, which can damage gutters and shingles and lead to water backup issues. The removal of icicles may also enhance safety for those underneath as icicles can cause serious injuries if they fall on someone. Methods of ice removal include:

- Using a snow rake to clear icicles
- Utilizing pre-installed heated cables
- Using an ice pick or awl to chip away the ice that is blocking gutters
- Using ice melt in accordance with the manufacturer's instructions

Safety and care are essential when undertaking these tasks, as the ice removal process can lead to injuries (e.g., slipping off the roof or a ladder) or property damage (e.g., a falling icicle damaging a gas meter or an ice pick damaging the roof). Safety equipment and cold weather gear should also be utilized when performing these tasks. Additionally, businesses may explore building repairs or upgrades that can help prevent ice dams from forming. These include:

- Ensuring proper eave and ridge ventilation
- Installing additional attic insulation
- Sealing and insulating heating, ventilating and air conditioning systems and exhaust ducts and ensuring they are venting outside

The Importance of Snow and Ice Hazard Assessments

Snow and ice hazard assessments hold significant importance for businesses, particularly those situated in regions susceptible to winter weather conditions. These assessments play a pivotal role in ensuring the safety of employees, customers and third parties by identifying areas prone to slippery surfaces and potential hazards. This enables businesses to take necessary precautions to prevent accidents, reduce liability and comply with legal responsibilities.

Moreover, these assessments enable companies to maintain continuity of operations during severe winter weather, protect their property, manage their reputation, and optimize resource allocation for snow and ice removal, potentially leading to cost savings. Additionally, they contribute to a better work environment, improve customer accessibility, and allow for environmentally friendly snow and ice management practices. In summary, snow and ice hazard assessments are integral for businesses as they encompass safety, legal compliance, operational resilience, cost-effectiveness and overall reputation management.

Conducting Snow and Ice Removal Hazard Assessments

Step 1: Develop individualized snow and ice hazard assessments for each area on-site.

Businesses should create snow and ice hazard assessments for each area on-site. This makes it easier to document and keep track of the hazards found. It also helps with the organization and planning of remediation of those hazards.

Some general areas for businesses to keep in mind when creating hazard assessments are:

After identifying areas to conduct hazard assessments on, employers should communicate with employees to identify any causes of snow and ice hazards they may be aware of. Employees are the best resources for identifying hazards, as they work in the areas every day and notice things that managers may not.

Once these hazards are identified, businesses should break down how to organize the issues; they should be scheduled to be corrected as soon as possible. Each hazard likely has a unique reason for occurring, and specific hazards can potentially lead to ongoing problems for the business. Hazards are sometimes a result of a bigger issue, which may be a problem that is very expensive for a company to fix. The bigger issue must be fixed, but if it is not financially feasible right away, the business must be able to correct the hazard that can cause injury to workers, customers or third parties. If this is not possible, the area where the hazard exists should be blocked off and made inaccessible to anyone, especially customers and third parties, to prevent injury. This is important because if a liability claim occurs and the

business was aware of the hazard but did nothing to remedy it, the claim could be financially devastating for the company.

Here are questions to ask when determining potential hazards in the areas covered by hazard assessments:

- Where are hazards occurring?
- Who is affected by these hazards?
- What causes these hazards?
- What are the potential or documented consequences of these hazards?

If businesses and their employees are proactive and there are no third-party injuries that have previously occurred on the premises to base hazard assessments on, businesses should consider these questions:

- What types of accidents could occur in the workplace from snow and ice?
- What are the consequences of these accidents?
- How could these accidents happen?
- What are other contributing factors to potential accidents?
- How likely is it that hazards will present themselves on-site?

Businesses should answer these questions for each area on-site and assess hazard assessments at routine intervals leading up to and during winter months. These assessments should be updated when necessary and reviewed at least yearly to ensure no issues or areas are unaccounted for.

Step 2: Perform snow and ice hazard assessments for each area.

Next, businesses should perform snow and ice hazard assessments for all areas identified in the previous step. When conducting snow and ice hazard assessments, businesses should look closely at each area and analyze customer and third-party movement. If any hazards are identified during these assessments, they should be properly recorded and rated based on severity. Severity ratings may be determined using injury or incident reporting to provide further insight into risk levels associated with particular hazards. If there are a large number of incidents that have occurred in specific areas, hazard assessments should reflect this information.

Step 3: Plan and implement corrective actions.

Once hazards and severity ratings have been evaluated, businesses should discuss with their contractor or their snow and ice removal team—if they have one—a corrective action plan for the hazards found. If hazards are identified but never addressed, businesses could face a number of consequences, including increased third-party injuries, lawsuits, insurance premium increases and large settlements.

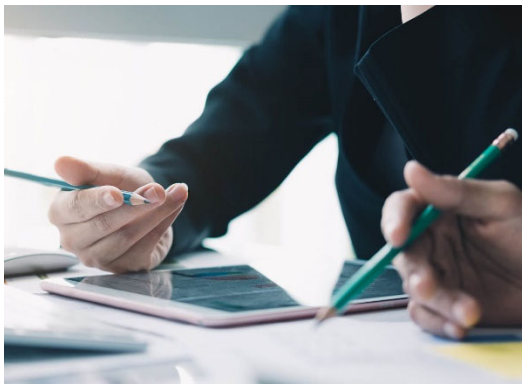
Any "simple fixes" should be remedied first. This may include rectifying hazards that can be quickly addressed, easily eliminated or resolved with minimal expenses. On the other hand, larger, costlier concerns may take time to fix, or associated repairs may need to be budgeted for. However, if severe hazards are identified, businesses should address them as soon as possible, regardless of the time or expenses required to do so.

A productive way to take care of hazards is to work with employees to brainstorm how to eliminate or control the hazards that are found. Employees work in these areas daily, so they may have some ideas on eliminating or reducing the injury risks stemming from certain hazards.

Corrective actions must be followed up on to ensure they were completed. In addition, it's best for businesses to inspect areas once corrective actions have been implemented to determine whether there are any other risks present (e.g., new problems created by the repairs or issues that were missed originally) or the fixes are in fact working to prevent the hazard from occurring again.

Step 4: Train employees.

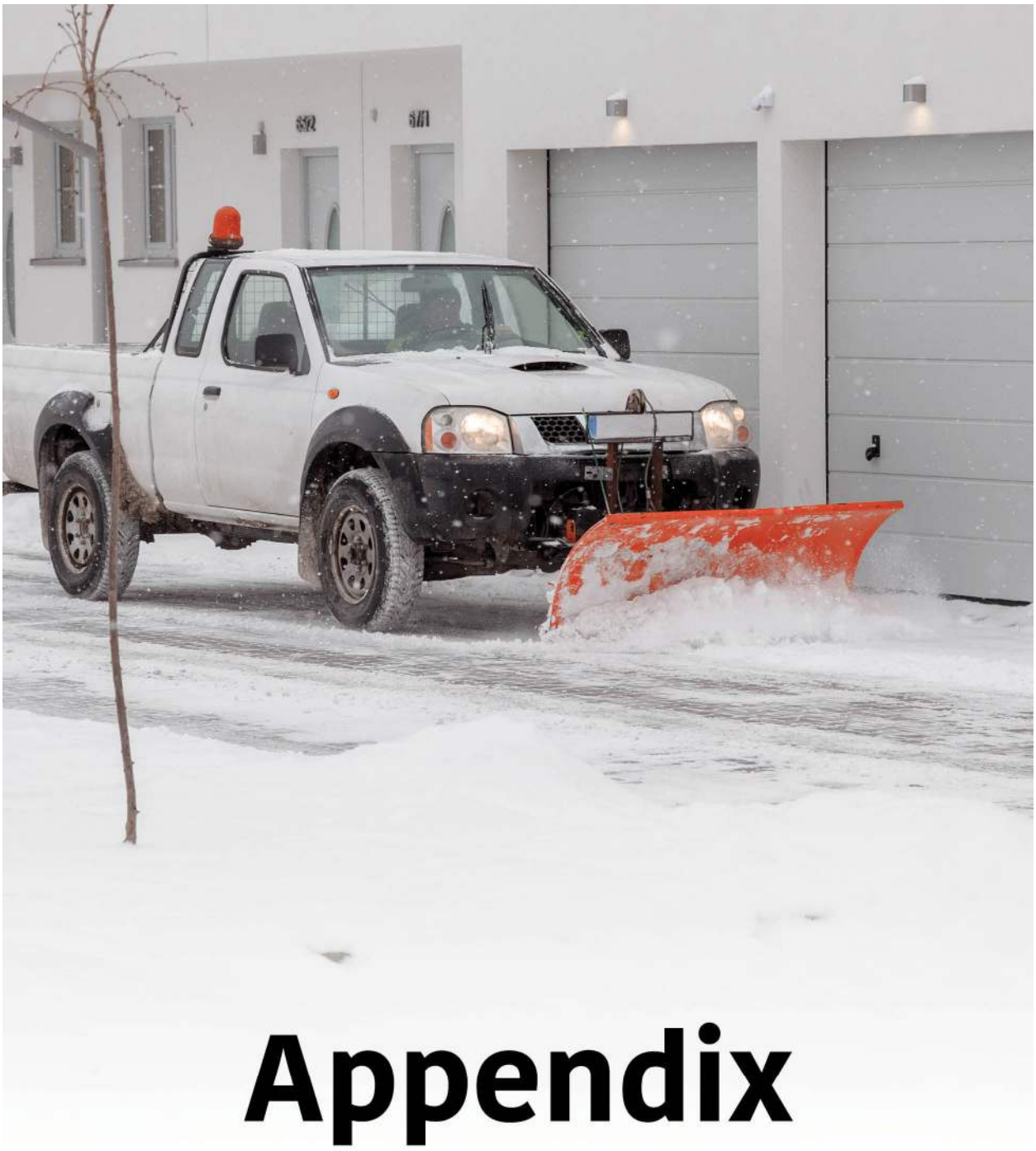
In some cases, the snow and ice hazards identified may result from behavioral concerns or a lack of training among employees. In these instances, businesses should better educate their employees by retraining them on key topics in an effort to reduce snow and ice risks. Further, businesses should provide resources on identifying snow and ice hazards during annual safety training to help keep employees engaged.



Step 5: Establish a routine.

It's best practice for businesses to continue auditing areas on a schedule to make sure any new hazards are discovered and addressed promptly. For example, it may be valuable to conduct daily or hourly assessments in high-traffic customer areas during the winter months to ensure all corrective actions are in place and identify any new risks that may have come up since the last audit occurred. Since there can be several uncontrolled areas in a business, it is important to continually check areas for new hazards that may have surfaced.Conclusion

It may seem difficult and overwhelming to create a comprehensive snow and ice removal plan, but fortunately, resources are available to provide assistance. To learn more about snow and ice removal best practices and policies, it is important to work with a qualified insurance professional. Contact us today for details.



Appendix

CHECKLIST | SNOW AND ICE REMOVAL

Presented by Horst Insurance

Date: **Review conducted by:**

Owners and managers of commercial property have an obligation to maintain safe conditions for employees and occupants. During the winter season, walkways, stairs, driveways, interior roadways and parking lots become slip and trip hazards as snow falls and ice forms. This is not only a safety hazard but also an expensive legal issue for property owners if an accident occurs.

To prevent injuries and minimize injury costs, commercial property owners should consider implementing a snow removal program using the checklist provided. The program should identify responsibilities, communication strategies, equipment used and follow-up procedures for snow removal. In addition, all of your actions (or the actions of a hired snow removal contractor) should be outlined in a snow and ice removal log. Periodically review your program to ensure that it is successfully working for your property and is minimizing the rate of injuries.

PRE-SEASON PROCEDURES	NOT COMPLETED	COMPLETED	COMMENTS
Establish a plan for how you will remove snow and ice and who will do so. Also, identify when removal will take place in correspondence with when the snow falls (e.g., during a middle-of-the-night snowfall, clean up should occur by 5 a.m.).	☐	☐	
Place weather mats at all entrances to the building for a distance of 40 feet. These mats should be placed in both directions to catch snow and water when entering and exiting.	☐	☐	
Check weather mats regularly to make sure they are in solid working condition and have not started to curl (this presents additional tripping hazards).	☐	☐	
Send out a newsletter, flyer or post a notice on a communal bulletin board asking residents, employees and visitors to report snow and ice-related hazards immediately to the property manager.	☐	☐	
Consider hiring a snow removal contractor. Investigate the quality of the contractor's work, timeliness of work during a storm, equipment adequacy, experience, references and the ability to work with your property's unique needs.	☐	☐	
Create a contract for use with your hired contractor. Sign the contract before snow season and have the contractor sign it as well. Include the following within the contract:	☐	☐	

• Contractor agrees to provide high-quality services for you on your premises. • Contractor adheres to safe working practices as established by industry standards. • Contractor maintains general liability insurance with a minimum of $1 million and provides a certificate of insurance to you. • Contractor names you as an additional insured on the policy. • Contractor should be held responsible if there are claims following actions, inactions or work done. • Contractor waives subrogation rights.			
Report snow and ice removal activities on a snow and ice removal log as soon as the tasks are complete (see attached log). The log will assist you in defending against injury and property claims. They are also handy for maintaining a standard procedure if you have multiple properties. Use the same log for your own staff members and hired outside contractors.	☐	☐	
Fill out an incident report form (see attached) and report the incident to your trusted insurance professional immediately. This will assist in determining exactly what occurred and will help when filing a claim. A log is also a useful resource for improving snow removal procedures in the future.	☐	☐	
Photograph the incident scene. Capture the exact area where the accident occurred (e.g., on a step or concrete slab) and the areas near the spot of the accident. Take close-up photographs (within a 3-foot range) as well as distance shots to capture the entire scene.	☐	☐	

Additional snow and ice removal resources are attached below. For further risk management guidance, contact us today.

Snow and Ice Removal Log

Property Name:

Property Location:

Year:

DATE	BUILDING NAME/NUMBER	TIME OF REMOVAL	SUPPLIES USED	SIDEWALKS	STAIRWAYS /STEPS	WALKWAYS	PARKING AREAS	ROOF	STAFF INITIALS	COMMENTS

Incident Report

Property Name: _____

Property Address: _____

Person Injured: _____

Injured Person's Contact Information:

Address: _____

Home Phone: _____

Cell Phone: _____

Work Phone: _____

Date of Incident: _____ Time of Incident: _____

Description of Weather Conditions:

_____

Location of Incident:

_____

Description of Incident:

_____

_____

_____

Property Damage and/or Personal Injury Description:

_____

_____

_____

First-aid Measures Taken (If Applicable):

_____

Professional Medical Attention Utilized: Yes ___ No ___

Hospitalization/Ambulance Utilized: Yes ___ No ___

Photographs Taken? Yes ___ No ___

Witnesses:

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Incident Reported By: _____ **Date:** _____

(Signature of party)

Incident Reported To: _____ **Date:** _____

(Print name)

Incident Reviewed By: _____ **Date:** _____

(Print name)